(ग) से (ङ) विभिन्न राजनीतिक दलों, मीडिया प्रतिनिधियों तथा कर्मचारियों की एसोसिएशनों से परामर्श करने के बाद इन सिफारिशों पर आगे कार्यवाही की जाएगी। तथापि, इस समय कोई समय-सीमा इंगित नहीं की जा सकती।

विवरण

विशेषज्ञ दल की प्रसार भारती (भारतीय प्रसारण निगम) अधिनियम, 1990 से संबंधित मुख्य सिफारिशें

- अधिनियम में यथा परिकल्पित प्रसार भारती को एक सांविधिक निगम के रूप में स्थापित किया जाना चाहिए;
- आकाशवाणी और दूरदर्शन को प्रसार भारती निगम के मुख्यालय के नियंत्रणाधीन दो अलग-अलग स्कंधों के रूप में बांटा जाना चाहिए और निगम द्वारा स्पष्ट रूप से परिभाषित क्षेत्रों में दोनों के बीच समन्वय होना चाहिए;
- प्रसार भारती बोर्ड की पुन:संरचना की जानी चाहिए जिसमें अध्यक्ष और मुख्य कार्यपालक के कार्यों को समावेशित करते हुए एक पूर्णकालिक अध्यक्ष, छ: पूर्णकालिक सदस्यों, चार अंशकालिक सदस्यों, सूचना एवं प्रसारण मंत्रालय के प्रतिनिधि तथा आकाशवाणी एवं दूरदर्शन के प्रबंध निदेशकों को सहयोजित किया जाना चाहिए;
- बोर्ड स्तर से नीचे प्रबंधन में कर्मचारियों की भागीदारी होनी चाहिए;
- बोर्ड के अध्यक्ष की नियुक्ति, भारत के राष्ट्रपति द्वारा एक समिति की सिफारिश के आधार पर की जानी चाहिए जिसमें राज्यों की परिषद के अध्यक्ष, विपक्षी दल के नेता तथा प्रेस परिषद के अध्यक्ष को सम्मिलित किया जाना चाहिए;
- अध्यक्ष, सदस्यों के कार्यकाल और अधिकारियों तथा अन्य कर्मचारियों की नियुक्ति एवं तैनाती से संबंधित कुछ सुझाव;
- धारा 13(1) में प्रावधित संसदीय समिति को समाप्त किया जाना चाहिए क्योंकि इसके कार्य की देखरेख संचार संबंधी स्थायी समिति, मंत्रालय से संबद्ध परामर्शदात्री समिति और प्रस्तावित भारतीय रेडियो एवं टेलीविजन प्राधिकरण (उच्चतम न्यायालय के निदेशानुसार) द्वारा की जा सकती है;
- धारा 24 में क्षेत्रों को स्पष्ट रूप से परिभाषित किया जाना चाहिए जिनके बारे में निगम द्वारा केन्द्रीय सरकार को सूचना प्रस्तुत की जाएगी;
- 5000 करोड़ रु० की प्राधिकृत शेयर पूंजी, 2000 करोड़ रु० की प्रदत्त पूंजी तथा आकाशवाणी एवं दूरदर्शन की परिसम्पत्तियों को पट्टे पर निगम को हस्तांतरित किया जाना चाहिए;
- प्रसार भारती के आत्मनिर्भर बनने तक सरकार द्वारा इसे विज्ञापन एवं वाणिज्यिक राजस्व से वार्षिक सहायता अनुदान प्रदान किया जाना चाहिए;
- टेलीविजन सैटों के लिए वार्षिक या एकमुश्त प्रसारक रिसीवर लाइसेंस शुल्क पुन: आरंभ करना;
- सार्वजनिक सेवा प्रसारण चैनलों के प्रचालन संबंधी लागत को सहायता-अनुदान, ईक्विटी या ऋण के माध्यम से सरकारी वित्तपोषण से पूरा किया जाना चाहिए।
- कुछ सुझाव व्यावसायिक विपणन संगठन के सृजन, उद्यमशील विपणन नीतियों और कुछ चैनलों को केवल शिक्षा क्षेत्र के लिए रखे जाने से संबंधित हैं।

Issuing of Insurance Policies without written consent from respective parties

2961. SHRI GHUFRAN AZAM: Will the Minister of FINANCE be pleased to state:

(a) whether Life Insurance Corporation of India, North Central Zone, Kanpur through its direct agent branches has been issuing insurance policies on individual life of more than Rs. 20 lakhs without obtaining written consent from the respective parties;

(b) whether the LIC has not been responding to the complaints received from time to time on such issues;

(c) whether Government would direct LIC to settle such issues keeping in view the intention of the insured; and

(d) if so, the facts and details thereof?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (d) Life Insurance Corporation of India (LIC) have reported that proposals for insurance are considered only on receipt of the proposal papers duly signed by proponents in the prescribed from together with requisite reports and information. Complaints, if and when received, are looked into and duly

attended at the appropriate level. LIC publish the names of the Public Grievance Redressal Officers in leading newspapers from time to time who can be approached by the unsatisfied insureds to redress their grievances.

High interest rates of banks

2962. DR. GOPALRAO VITHALRAO PATIL: Will the Minister of FINANCE be pleased to state:

(a) the cause of high interest rates of banks in the coutnry when compared to banks in other
countries both developed and developing;

(b) how this factor is affecting our development efforts and export promotion thrust;

(c) how many branches of nationalised banks are being closed because of ineffeciency and mismanagement;

(d) whether overstanding non-feasible opening of new branches is one of the important cause of high interest rates; and

(e) how the interest rates are determined and by whom?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a), (b), (d) and (e) The interest rates on bank deposits are determined by Reserve Bank of India (RBI) taking into account various factors including rate of inflation, the pace of monetary expansion, the relative attractiveness of other saving instruments and the viability and profitability of banks. Lending rates are related to deposit rates in the sense that adequate spread between the deposit and lending trates is required in order to maintain the viability of banks.

Any inter-country comparision of interest rates needs to take into account, inter alia, the inflation rate and relative external value of currencies concerned. Interest rates have to be adjusted for inflation and exchange rate differential. In the developed economies, interest rates are largely market determined.

The present interest rate structure for scheduled commercial banks is given in the Statement *(see below).* The banks determine actual lending rates (above Rs. 2 lakh) through stipulation of a prime lending rate (PLR). Banks determine their PLR on the basis of post of funds and expected return on their deployment. Individual borrowers are charged different rates according to their rating by the banks. The rates are however, under continued review and modification is made their in on the basis of emerging developments in the economy.

As regards export credit, interest rates on a large part of export (Rupee) credit is at lower rate of 13 per cent (Pro-shipment credit upto 180 days and Post-shipment credit upto 90 days), while the PLR of major banks are in the region of 15.5 per cent to 16.0 per cent.

For having a strong and substantial growth of export, the objective of policy has been to ensure timely and adequate credit to the export sector and to ensure that no worthwhile export order suffer for want of bank finance. Banks are also provided with export credit re-fiance by the RBI to encourage them to expand their credit to the export sector.

(c) RBI has reported that as per extant policy, commercial banks have been allowed to swap/close their un-remunerative branches at semi-urban urban and metropolitan centres. However, RBI have not allowed banks to close their rural branches at centres served by a single branch of a commercial bank (excluding branches of RRBs). At rural centres which have two or more commerial bank branches which are incurring losses, RBI have advised that they may close if necessary, one of the branches by mutual consultation and with the prior concurrence of the concerned State Government and RBI. However, no bank has approach RBI to close a rural branch under this procedure.

RBI have further reported that they have allowed commercial banks to convent unviable branches into satellite offices, keeping in view the cost benefit aspect, the likely inconvenience to the existing clientele, the effect of such conversion on their performance in the preparation of District Credit Plan and Priority, Sector Lending.